



# Agency Benefits Coordinator Meeting

## Benefits Overview

August 2018

# Benefit Enhancements

1. Waive copays on Medication Assisted Treatment (MAT) medications to treat opioid dependency
  - Applies to PPOs & CDHP
  - MAT combines behavioral therapy and medications to treat substance use disorders
2. Pro-rate copays for maintenance medications being synchronized
  - Applies only to PPOs; CDHP pays actual drug cost, not copay
  - Improve adherence by allowing members to coordinate medication refills so that all are filled on the same day
  - Comply with SB2025 - pro-rated copays for controlled substances

# Benefit Enhancements

## 3. Waive in-network outpatient cardiac rehab cost sharing

- Waiver applies only after deductible has been met
- Applies to PPOs and CDHP
- Less than 1/3 of our eligible members engage in outpatient cardiac rehabilitation and those who engage typically do not do so as recommended

## 4. Add coverage for bone anchored hearing devices deemed medically necessary by the claims administrators

- Majority of plans covering cochlear implants (as we do) also cover bone anchored hearing devices

# Benefit Enhancements

- 5. Place in-network outpatient physical therapy outside of the deductible
  - Applies to PPOs only, cannot remove deductible for CDHP
  - Removes up-front cost barriers for members who want to avoid surgery and pain medications
  - Outpatient occupational and speech therapy will be treated similarly since the benefits typically mirror one another
  - Members must still pay coinsurance

# Limited PPO Pharmacy Deductible – Local Education and Local Government Plans

- Remove Limited PPO separate \$100 pharmacy deductible
- Requires adjustment to deductible and MOOP to keep value of the plan the same

LIMITED PPO	2018 BENEFITS		2019 BENEFITS	
Deductible (Individual/Family)	\$1,600/\$3,200	\$3,000/\$6,000	\$1,800/\$3,600	\$3,600/\$7,200
MOOP (Ind/Fam) Medical & Rx Combined	\$6,600/\$13,200	\$10,000/\$20,000	\$6,800/\$13,600	\$10,400/\$20,800

- No other increases in member cost-sharing such as deductibles, copays, coinsurance, etc.



# No Change to Premium Surcharges – All Plans

- Statewide Network Surcharge
  - Currently, there are 3 networks offered:
    - BCBST Network S
    - Cigna Local Plus
    - Cigna Open Access Plus (OAP)
  - Cigna OAP is a broader network
  - If a member elects Cigna OAP network, the surcharge will be \$40/\$80

# 2019 Health Premiums

- Local Education: increase 2.5%
- Local Government: increase 2%

# 2019 Vision and Dental Premiums

- No changes to vision premiums for 2019
- MetLife DPPO: 2% premium rate increase for 2019
- Cigna DHMO: No rate increase for 2019